

# **EXHIBIT “B”**



# Canandaigua National Bank & Trust

PAGE 1

Timothy C. LaRocca  
183 Wayfaring Ln  
Rochester NY 14612-2763

## FINANCIAL SUMMARY AS OF 03-03-23

xxxxxxx6180	E-ssentials Checking	\$	28,282.79
xxxxxxx7991	ChexMate	\$	.00

Put the equity in your home to work for you. Visit [CNBank.com/HE](http://CNBank.com/HE).

## E-ssentials Checking

ACCOUNT: xxxxxxxx6180

STATEMENT PERIOD FROM 02-04-23 THROUGH 03-03-23

STARTING BALANCE		29,350.42
DEPOSITS	+	77,235.91
CHECKS & WITHDRAWALS	-	78,303.54
MAINTENANCE FEES	-	.00
ENDING BALANCE	=	28,282.79

## DAILY BALANCE/TRANSACTIONS

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
02-04	Starting Balance			29,350.42
02-06	ATM Withdrawal Everi 1133 ROUTE 414 WATERLOO NYUS	305.99		29,044.43
02-06	Point Of Sale Withdrawal WEGMANS #064 ROCHESTER NYUS	4.45		29,039.98
02-06	Point Of Sale Withdrawal DUNKIN #343931 Q35 ROCHESTER NYUS	2.91		29,037.07
02-06	Electronic Deposit VENMO - CASHOUT		200.00	29,237.07
02-06	Electronic Deposit VENMO - CASHOUT		40.00	29,277.07
02-06	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	17,800.00		11,477.07
02-08	Electronic Withdrawal ROCHESTER GAS AN ROCHESTER GAS AN - Bill Pay	249.39		11,227.68
02-09	Deposit		10,000.00	21,227.68
02-10	Electronic Deposit VENMO - CASHOUT		50.00	21,277.68

**TO CHANGE ADDRESS, COMPLETE THIS FORM, DETACH AND MAIL OR BRING TO  
THE BANK**

NAME	CITY
STREET	STATE ZIP
DATE	TELEPHONE
SIGNATURE	

1. Deduct any bank charges, such as check orders, service charges, electronic transactions, etc., from your check book register. Also, if applicable, add to your register interest paid to the account.

2. Enter the closing balance shown on this statement	\$																				
3. Enter any deposits or additions not shown on this statement																					
4. Add lines 2 and 3, enter total here.	\$																				
5. List any checks or withdrawals made which have not been deducted from this statement.	<table border="1"> <thead> <tr> <th>Number</th> <th>Amount</th> <th>Number</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Number	Amount	Number	Amount																
Number	Amount	Number	Amount																		
Total of checks or withdrawals	\$																				
6. Subtract line 5 from line 4, this should be your present checkbook balance.	\$																				

NOTE: If you need further assistance, please bring this statement to your banking office.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR EFT OR ATM TRANSACTIONS**

Please telephone or write us at the address shown below on the statement as soon as you can if you think your statement or receipt is wrong or if you need more information about your Electronic Funds Transfer (EFT) or Automatic Teller Machine (ATM) transactions on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**FOR LINE OF CREDIT CUSTOMERS**

**BILLING RIGHTS SUMMARY**

**In Case of Errors or Questions About Your Bill**

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet of paper to the address shown at the base of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

rev. 08/14

**Call or send inquiries about your account to:**  
**Canandaigua National Bank & Trust**  
 72 South Main Street  
 Canandaigua, NY 14424  
 (585) 394-4260 or (800) 724-2621





Timothy C. LaRocca

PAGE 2

**DAILY BALANCE/TRANSACTIONS (cont.)**

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
02-10	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	10,100.00		11,177.68
02-10	Deposit		7,800.00	18,977.68
02-13	Electronic Withdrawal VENMO - PAYMENT	60.00		18,917.68
02-13	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	7,900.00		11,017.68
02-16	Electronic Withdrawal VENMO - PAYMENT	1,000.00		10,017.68
02-17	Point Of Sale Withdrawal WEGMANS #064 ROCHESTER NYUS	21.35		9,996.33
02-17	Electronic Deposit SYSCO CORPORATIO 4100075043 PP - DIRECT DEP		2,321.61	12,317.94
02-17	Electronic Withdrawal PLANET FIT 585-865-9691 - CLUB FEES 585-865-9691	22.99		12,294.95
02-17	Electronic Withdrawal Nissan - Auto Loan	485.42		11,809.53
02-17	Point Of Sale Withdrawal VZWRLLSS*APOCC VISN 800-922-0204 FLUS	275.91		11,533.62
02-17	Deposit		17,800.00	29,333.62
02-17	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	105.25		29,228.37
02-17	Descriptive Deposit Foreign ATM use rebate		5.00	29,233.37
02-21	Electronic Withdrawal CARDMEMBER SERV - WEB PYMT	86.58		29,146.79
02-21	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	17,800.00		11,346.79
02-21	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	305.25		11,041.54
02-22	Point Of Sale Withdrawal CITY OF ROCH - COURROCHES TER NYUS	6.00		11,035.54
02-22	Electronic Withdrawal Farmers PC RP - INS PAYMNT	210.50		10,825.04
02-22	Electronic Deposit SYSCO CORPORATIO - DIRECT-PAY		388.43	11,213.47
02-22	Electronic Deposit SYSCO CORPORATIO - DIRECT-PAY		60.92	11,274.39
02-23	Electronic Deposit SYSCO CORPORATIO - DIRECT-PAY		45.20	11,319.59
02-24	Deposit		17,800.00	29,119.59
02-27	Electronic Check 3316 TARGET ENTERPRIS (CHECK PYMT)	66.88		29,052.71
02-27	Electronic Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT	17,900.00		11,152.71
03-01	Point Of Sale Withdrawal FFINC* SABRES50/50 BOSTON MAUS	20.00		11,132.71
03-01	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	205.25		10,927.46
03-01	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	305.25		10,622.21
03-02	Point Of Sale Withdrawal TIM HORTONS #919381VICTOR NYUS	4.17		10,618.04
03-02	Electronic Withdrawal CHASE CREDIT CRD - EPAY	3,000.00		7,618.04
03-02	Electronic Withdrawal VENMO - PAYMENT	60.00		7,558.04
03-03	Electronic Deposit SYSCO CORPORATIO 4100075043 PP - DIRECT DEP		2,193.96	9,752.00
03-03	Electronic Deposit SYSCO CORPORATIO - DIRECT-PAY		395.63	10,147.63
03-03	Electronic Deposit SYSCO CORPORATIO - DIRECT-PAY		235.16	10,382.79
03-03	Deposit		17,900.00	28,282.79

Timothy C. LaRocca

PAGE 3

**ATM/POS TRANSACTIONS**

DATE	DESCRIPTION	AMOUNT
02-06	ATM Withdrawal Everi 1133 ROUTE 414 WATERLOO NYUS	305.99
02-06	Point Of Sale Withdrawal WEGMANS #064 ROCHEST ER NYUS	4.45
02-06	Point Of Sale Withdrawal DUNKIN #343931 Q35 ROCHEST ER NYUS	2.91
02-17	Point Of Sale Withdrawal WEGMANS #064 ROCHEST ER NYUS	21.35
02-17	Point Of Sale Withdrawal VZWRLSS*APOCC VISN 800-922 -0204 FLUS	275.91
02-17	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	105.25
02-21	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	305.25
02-22	Point Of Sale Withdrawal CITY OF ROCH - COURROCHEST ER NYUS	6.00
03-01	Point Of Sale Withdrawal FFINC* SABRES50/50 BOSTON MAUS	20.00
03-01	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	205.25
03-01	ATM Withdrawal Everi RTE 96 AND BEAVER CFARMINGTON NYUS	305.25
03-02	Point Of Sale Withdrawal TIM HORTONS #919381VICTOR NYUS	4.17

**CHECKS**

(\* INDICATES A BREAK IN CHECK NUMBER SEQUENCE, (E) INDICATES AN ELECTRONIC CHECK)

DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT
02-27	3316 E	66.88						

**SUMMARY OF OVERDRAFT (OD), INSUFFICIENT (NSF), AND UNCOLLECTED FUNDS (UCF) FEES**

DESCRIPTION OF FEES	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES (OD, NSF, UCF ITEMS PAID)	.00	.00
TOTAL RETURNED ITEM FEES (NSF ITEMS NOT PAID)	.00	.00

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PAGE 4

**ChexMate**

ACCOUNT: xxxxxxxx799

STATEMENT PERIOD FROM 02-04-23 THROUGH 03-03-23

STARTING PRINCIPAL BALANCE	.00		
ENDING PRINCIPAL BALANCE	.00		
INTEREST PAID YTD	.00		
PREVIOUS PRINCIPAL BALANCE	.00	CREDIT LIMIT	1,000.00
PAYMENTS	.00	AVAILABLE CREDIT	1,000.00
FINANCE CHARGE	.00	DAYS IN PERIOD	32
ADVANCES	.00	AVERAGE DAILY BALANCE	.00
LATE CHARGES	.00	DAILY PERIODIC	.049233%
ENDING PRINCIPAL BALANCE	.00	ANNUAL PERCENTAGE RATE	17.9700%

**DAILY BALANCE/TRANSACTIONS**

DATE	DESCRIPTION	ADVANCES	PAYMENTS	BALANCE
02-04	Starting Principal Balance			.00

**FEES**

TOTAL FEES FOR THIS PERIOD	.00
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**INTEREST CHARGED**

Interest Charges on Loan Advances	.00
TOTAL INTEREST FOR THIS PERIOD	.00

**2023 TOTALS YEAR-TO-DATE**

Total Fees Charged in 2023	.00
Total Interest Charged in 2023	.00